



**State of New Hampshire
Consumer Protection and
Antitrust Bureau**

Volume 1 Issue 1

Special points of interest:

- Free credit reports available to New Hampshire citizens September 1, 2005
- How to protect your personal financial information from thieves
- The role of professional licensing boards in New Hampshire
- Check those credit card bills for mistakes or fraud

The Consumer **ADVOCATE**

FREE CREDIT REPORTS AVAILABLE SOON

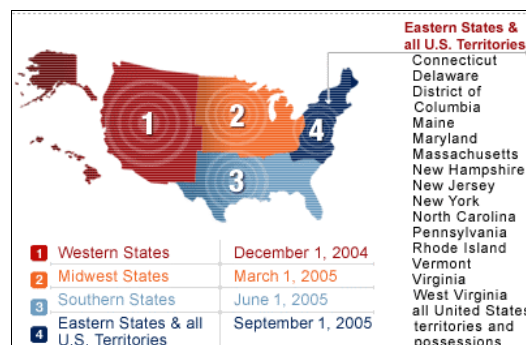
A recent change in the federal Fair Credit Reporting Act will allow consumers to obtain a free copy of their credit report once every twelve months. Reports will be available upon request from www.annualcreditreport.com.

A credit report contains information on where you live, how you pay your bills, and whether you've been sued, arrested, or filed for bankruptcy. Nationwide consumer reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home.

By obtaining a copy of your credit report, you can check the accuracy of the credit report, and whether there has been activity in your name without your knowledge. This will help determine whether a consumer's identity has been stolen.

Free reports are being phased in during a nine-month period, rolling from the West Coast to the East beginning December 1, 2004. Beginning September 1, 2005, free reports will be accessible to all American consumers, regardless of where they live.

The map below shows when free reports will be available across the nation. New Hampshire consumers will be able to obtain a free credit report beginning on September 1, 2005.



Source: Federal Trade Commission

WHAT'S IN YOUR TRASH?

Have you noticed that when you make a purchase with your credit card, the sales slip or the receipt will sometimes have your credit card number and expiration date printed on it? What happens to those receipts when you are done with them? If you throw them in the trash, someone who wants to steal your identity can do so by rummaging through the trash and getting your account information off that receipt.

Federal law states that only the last five dig-

its of your account number OR the expiration date should be printed on any receipt that is given to the consumer. The New Hampshire legislature is now considering a bill which, if enacted, would also require these same restrictions on the merchant's copy.

The problem is that the federal law does not fully take effect for another year, and the New Hampshire version is only a bill before the legislature. Until either the federal law is

(Continued on page 2)

WE'RE ON THE WEB AT

WWW.DOJ.NH.GOV/CONSUMER



Avoid identity theft —
Never respond to an email
that requests personal or
financial information

Protect yourself against
credit card fraud by
carefully reviewing your
credit card statements.



The *Consumer Sourcebook*
is available on line at
www.doj.nh.gov/consumer/sourcebook



Ask Ms. Consumer Protection

Question: Question: I get so much mail that I can't be bothered with reading my credit card statements. Can't I just trust the credit card companies to send me accurate statements?

Answer: No. There are a number of reasons that it is necessary for you to read your credit card statements.

First, mistakes happen!

You should read each and every line item on your statement. If you do not recognize a charge on your statement, you should call the customer service telephone number on your statement and question the charge. It may be a mistake and you will need to dispute the charge, in writing, to the credit card issuer.

Second, fraud happens!

A thief may have obtained your credit

card number and charged items to your account without your knowledge. If you suspect fraud, call the issuer of your credit card immediately and report the fraud. By law, once you report the fraud, you have no further responsibility for unauthorized charges. In any event, your maximum liability under federal law is \$50 per card.

To protect yourself against fraud, take the following steps: sign your cards as soon as they arrive; destroy carbons; save receipts to compare with billing statements; and open bills promptly and reconcile accounts monthly, just as you would your checking account.

Finally, credit card issuers are narrowing the time period during which you can pay your credit card balance. Read your statement carefully and note the due date on the statement. It may be much sooner than you think.

(WHAT'S IN YOUR TRASH? Continued from page 1)

fully implemented or the New Hampshire bill is enacted, you may see your card account information on receipts that you sign. To protect your account information, we recommend you do the following:

1. Buy a shredder - they are readily available and not expensive. Use it on documents that contain any personally identifiable information before throwing the document away. This includes credit card receipts, as well as any other document that has an account number and your name. It is also a good idea to shred solicitations for a new credit card before throwing them away. Otherwise, a

dumpster-diving identity thief could take it out of the trash, fill it out, get the card himself and have the bills sent to you.

2. If you make a purchase with your credit card and the credit card receipt is printed by a computer, if you see your account number on the slip, take a ball-point pen and scratch out all but the last 4 digits of the account number or the expiration date. Do this before you sign the slip, and do it with all copies, even the one that goes back to the business. They do not need any more than the last 4 digits for their records, and this way, if they throw their copy of the slip in the trash, your account information is protected.

Dealing with a Not-So-Professional Professional?

Perhaps their licensing board should know about it

The State of New Hampshire regulates more than 30 professions that offer services to the public. Organizations such as the New Hampshire Board of Medicine and the New Hampshire Board of Accountancy issue professional licenses and provide ongoing education and assistance to their members. In addition, the Boards investigate complaints and initiate disciplinary proceedings if a professional breeches the standards of conduct expected in his or her area of expertise.

The Board's review of a licensee's conduct usually starts when a consumer files a complaint with one of the Boards. Once the Board reviews a complaint, the Board begins a confidential investigation to determine whether or not the licensee has violated any state laws, regulations, rules of ethics or standards of practice. If the results of the investigation demonstrate that a violation of some type has occurred, the Board may attempt to negotiate a resolution to improve the performance of the licensee and protect the public from future harm. Sometimes, a licensee will disagree with the findings in the in-

vestigation. In those cases, the Board may conduct a public hearing. Hearings are similar to court trials, but the Board members sit in judgment as a group.

The Boards receive complaints from consumers about many kinds of conduct. Some complaints involve billing practices or payment for services the consumer did not receive. Others involve the quality or proficiency of the professional's work. Still others involve unprofessional behavior such as anger issues, substance abuse problems or sexual misconduct. The Boards evaluate every complaint before taking any action.

If you feel that a professional has let you down or treated you unfairly, you are encouraged to address the issue directly with the professional. However, if necessary, you may file a complaint with that professional's licensing board. Even complaints that seem relatively minor may eventually result in action against a licensee if the Board receives numerous complaints that indicate a pattern of sloppy or inappropriate conduct.

Below is a list of some, but not all, the professions that are regulated by licensing boards in New Hampshire:

Acupuncturists	Geologists	Plumbers
Accountants	Funeral Directors	Podiatrists
Architects	Interpreters for the Deaf	Real Estate Agents
Attorneys	Land Surveyors	and Brokers
Auctioneers	Massage Therapists	Real Estate Appraisers
Barbers	Mental Health	Respiratory Care
Cosmetologists	Practitioners	Practitioners
Chiropractors	Midwives	Nurses
Dentists	Occupational Therapists	Speech-Language
Dietitians	Optometrists	Pathologists
Electricians	Pharmacists	Veterinarians
Engineers	Physicians	
Foresters	Physical Therapists	

To find the contact information for the relevant Board go to www.nh.gov and click on State Agencies.



Consumer Protection Hotline
(603) 271-3641

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This newsletter does not provide any legal advice and is not a substitute for the procurement of such services from a legal professional.

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The New Hampshire Consumer Protection and Antitrust Bureau

The Consumer Protection and Antitrust Bureau protects consumers from unfair or deceptive business practices in New Hampshire. When businesses misrepresent, do not provide, or provide poor quality services or products to consumers, the Consumer Protection and Antitrust Bureau will question the business's practices, and may, if necessary, take the business to court and seek civil or criminal sanctions.

The staff of the Consumer Protection and Antitrust Bureau take phone calls from 8 am to 5 pm each day. The Consumer Hotline can be reached at (603) 271-3641. While this Bureau cannot offer legal advice, we can often offer suggestions to help resolve complaints between consumers and businesses, and we have a list of referral offices that are helpful with specific types of complaints.